

Certificate Number: 05781-PAW-DE-031297735

Bankruptcy Case Number: 18-10184



05781-PAW-DE-031297735

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 9, 2018, at 8:29 o'clock PM PDT, Charles Hetrick completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 9, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President